

X
To cat

1.9511
C78
DEC 27 1941

UNITED STATES DEPARTMENT OF AGRICULTURE
Farm Security Administration
Washington

November 7, 1941



TO ALL REGIONAL DIRECTORS

Subject: The Cooperative
Way in Farm Security

Gentlemen:

Please let me call your special attention to "The Cooperative Way in Farm Security," of which a number of copies are enclosed.

This talk was presented to Region XI Community and Cooperative Services' training schools by Regional Director Walter A. Duffy. It is an exceptionally fine statement of FSA co-op policy. We especially like the way it establishes cooperation firmly among the traditional American ways of doing things. Every supervisor who heard this talk must have been convinced that cooperation is no new "ism" and no new and fancy frill on the rehabilitation program. On the contrary, it is an old and proven tool and it may turn out to be about the only means the small farmer has of maintaining a place of dignity and security in the economic world.

Any speech maker in your Region will find good ammunition in "The Cooperative Way in Farm Security." I will appreciate your seeing that a copy is turned over to your Information Specialist as well as to your Regional C&CS staff and State Directors and C&CS Specialists.

Sincerely,

James G. Maddox

James G. Maddox,
Director, RR Division

THE UNIVERSITY OF CHICAGO
LIBRARY

1900

THE UNIVERSITY OF CHICAGO
LIBRARY

THE UNIVERSITY OF CHICAGO
LIBRARY

THE UNIVERSITY OF CHICAGO
LIBRARY

THE UNIVERSITY OF CHICAGO
LIBRARY

THE UNIVERSITY OF CHICAGO
LIBRARY

THE COOPERATIVE WAY IN FARM SECURITY

Speech prepared for delivery by Walter A. Duffy, Regional Director of FSA, at the Community and Cooperative Service training schools in Idaho, Oregon and Washington, September, 1941.

Most of you knew, before you came to this school, that this was the all-out cooperative year in the Farm Security Administration. A great many of you have been thinking about cooperatives, and I've heard some serious questions about the new co-op emphasis, questions that should be answered at the very beginning of this conference. "Why should we stress cooperatives when we are in the middle of a defense program? What do you mean by 'cooperation'? Does it just mean the Community and Cooperative Services program, or is it something bigger? How important are co-ops in the Farm Security program? What are some new co-op techniques that we can try in our county?" These are some of the questions. In the next few minutes I want to take a stab at answering them.

The idea of cooperation is becoming a symbol of the shape of things to come in Farm Security, but it is also in a sense a symbol of a whole revolution in our thinking and acting democracy.

Cooperation is one of those words that has been used by so many people, in so many different meanings, for so many different purposes, that it is probably a mistake to try to define it. But its central idea can be thought of as the opposite of cut-throat competition. Economic competition, one of the more sordid phases of what we have called the "American way of life," has meant beating the other fellow out. In a competitive society, a few people go up the economic ladder, and most of the others go down. The co-op idea is for everybody to go up together. If it is a

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO
CHICAGO, ILL.
1911

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

question of raising standards--of living, or health, or fun, or work--the co-op idea is to raise them together, so that everybody gets a chance. In a society where competition reigns supreme, a man may become a millionaire--but he is much more likely to go bankrupt and become a pauper. No true cooperator makes millions of dollars for himself; but neither does he starve to death. Economically speaking, then, cooperation is the iron that can smooth out the deepening wrinkles of the competitive system.

Probably the most influential advocate of cooperation that ever lived was Jesus Christ, who taught in an age of military imperialism, and whose teachings about loving thy neighbor as thyself did not take a political form until nearly 1,800 years later.

The history of democracy in the Western world is really the history of a dawning consciousness of the need for cooperation among men and groups of men. Any schoolboy could tell you about the most obvious example--the formation of our own United States by deliberate, cooperative action among the original thirteen States. Before the Constitution was drawn, the States were at each others' throats. Every time a man crossed a State border his belongings were searched--there were State passports, State customs duties, State trade restrictions, and State laws. In theory, every State was its own master, sovereign and independent. Actually, of course, the situation quickly became unbearable, and a few far-sighted men took steps to correct it. The result was a cooperative agreement--the Constitution--giving to a super-Government, the United States, power to control the many armed forces, inter-State traffic, and other things that couldn't be taken care of adequately by the individual States. Europe is going through the growing pains of unification right now--the difference is that we didn't do it at the prick of a storm-trooper's bayonet.

Not that American history has all been the history of cooperative development. Not by a long shot. In fact, the biggest trend, until recently, has been the other way. In general, we based our economic life on the assumption of cut-throat competition. We held fondly to the theory that every man was potentially a little capitalist. While the majority of people were worrying about starting a business of their own, a few big businessmen were walking away with all of the profits, building up huge pyramids of capital, and getting control of more and more of America's economic life. And by the time the rest of us began to wake up to the fact that we were not living in the perfect competitive system described in our textbooks on economics, it was too late. Competition had degenerated into monopoly.

As a result we Americans left undone those things which we ought to have done, and in a very literal sense there was no health in us. The education, welfare, and health of the great majority of people had been woefully neglected, and large numbers of them were inadequately housed and were not getting enough to eat. The system which made millionaires also had made paupers. Social services were provided, not by community effort, but by private philanthropy.

I have always remembered the public library of the little town where I grew up. It was a beautiful building, erected by the Carnegie millions to the glory of philanthropist Andrew Carnegie. But behind Carnegie Library there is an ugly story--the story of 12-hour days in the steel mills, of brutal exploitation and ruthless strikebreaking. When I look at that library, I can't help thinking about the carefully-planned exploitation that built it.

Private monopoly, the result of private competition, is on its way out, but it is still fighting for its place in the sun—which generally means a corner on all the sunlight. We cannot read that 75 percent of all defense contracts have gone to 56 big companies, without having to admit that private monopoly is still very much in the running. But still, the tide of private monopoly is ebbing, and the moon which alone can pull the waters back has the word "Cooperation" written across its face.

Let me give you a couple of examples. For one of them, we can go back to Carnegie and his steel mills. Steel workers are no longer exploited; no longer do they have no say in their own wages and working conditions. The situation has been changed by the labor unions.

Unions are really a form of cooperative organization. Men in an industry realize that they will never get anywhere alone, that they have no power except in numbers. They come together in an organization dedicated to the proposition that the standards of all should be raised, and that they have a right to bargain as a group with the employers, rather than each of them pitting his puny individual bargaining power against the might of a great corporation. Over the last 50 years, labor unions have achieved miracles in protecting workers' rights, in better wages, better working conditions, and higher standards of living for city workers.

Another example of cooperative effort to stem the tide of private monopoly is the growth of the power of the Federal Government. Ever since our Government was founded, 154 years ago, its power has been on the increase mostly to regulate economic forces which threatened to get out of control. But recently, when it became obvious to the great mass of Americans that private monopoly had run away with the ball, Government

activities have expanded far more suddenly than anybody expected. Here again is a cooperative effort by large numbers of people, to do away with exploitation and raise standards of living. Only this time it is not just the workers in one industry; it is the whole Nation. Farm Security, of course, is a product of this recent expansion of the U. S. Government, built on the assumption that every man, woman, and child in the Nation, including low-income farm people, has a right to work and a right to a decent standard of living.

Every time you help to set up a community service among a group of low-income farmers, you are promoting cooperation, that is, you are helping men and women to come together in groups to do what they can't get done alone, as individuals. And whenever any of us do anything on Government business, it is well to remember that our action is the result of cooperative action (in the broadest sense) by a majority of the American people.

I have been talking about cooperation as an idea. But what will be occupying your attention in this school, and after the school back in your county offices, will be cooperation as a form of organization. And before outlining our own forms of co-op organization, I want to talk for a moment about the history of the cooperative movement.

The century between 1750 and 1850 was a remarkable period in England, It was the heyday of the Industrial Revolution. It was the time when James Watt harnessed steam to machinery, when Richard Arkwright and others changed weaving from a home craft to a mechanical process. The feudal type of industry where each fief or manor was self-sufficient, was overthrown, centralization of industry was going on at a revolutionary pace.

But along with the new industrial efficiency came human misery. Workers were herded into insanitary hovels. They worked long hours in badly-planned factories. From their poor wages they could buy only poor food and clothing—and at that, the merchants short-changed them, adulterated their food, cheated them on weights and measurements, and charged them exorbitant prices.

The problem was clear to a lot of people: how could poor people get the necessities of life, without being overcharged or cheated. In other words, the English workers faced the same problem that our own low-income farm folks face today—how to raise their standard of living. A number of thinkers occupy their minds with the problem in 19th century England, but most of them failed because they tried to organize co-ops from the top, without enough thinking and planning and participation by the members themselves.

At last, in 1844, in the little town of Rochdale, in the middle of the textile manufacturing district, one experiment succeeded. Twenty-seven men and one woman started saving 4 cents a week, finally raised about \$140 and started a cooperative store. Half the money went for rent and furnishings, the other half for a pitifully small stock of flour, butter, sugar, and oatmeal. They did all the work themselves, and were open only in the evenings. And of course, their venture was scoffed at unmercifully by the local merchants. But they stuck to their guns. The second year they added tea to their stock, the third year meat, and so on. They made a profit from the very first—a small profit, part of which went to build up a reserve, while the rest of it was turned back to the members in proportion to their purchases. By 1850 they had 600 members and sold \$55,000 worth of goods.

The Rochdale Pioneers, as they called themselves, were pioneering in something much bigger than they themselves realized. Their own Society now has 45,000 members, and a capital of more than \$3,000,000. And the movement they started now does business in millions of dollars all over the Western world. In England co-ops do 13 percent of all retail business and furnish half of all food, clothing and furniture bought by English families. The London Cooperative Wholesale Society has 600,000 members and does an annual business of about \$50,000,000.

Before this war, 42 percent of all Danish families belong to consumers' co-ops, which did \$65,000,000 worth of business every year. In Sweden a third of the population made such a success of belonging to co-ops that their country was held up as a model, "the middle way" between communism and fascism. Before the war, Finland, Belgium and France knew cooperation as a big business; 90 percent of all Belgian farmers belonged to some sort of co-op enterprise. Pre-Nazi Germany claimed 3,700,000 families as co-op members. Russia's co-ops once had 70,000,000 members; the urban organizations were dissolved in 1935, but 41,000,000 rural families still use the cooperative form of organization.

In America, as in Europe, cooperation was taken up most enthusiastically by the farmers. Last year, one-sixth of all the farm supplies in the United States, \$448,000,000 worth, were purchased through cooperatives. In addition a consumer cooperative movement owned by two million people has become a \$600,000,000 business.

All these cooperators built their structures on the original Rochdale principles; as a rule, the closer they stuck to the principles, the more successful their co-ops were. Let me list these principles; they should

be in your minds whenever you talk about cooperation with a group of farm people:

1. Membership must be open to all. Each member has one vote, no more, no less. No proxy voting is allowed.
2. Capital should not share in the profits. Interest on capital should be limited to a reasonable rate.
3. Earnings should go first to build up adequate reserves, then the surplus should be divided among the members in proportion to their patronage. The reserve is most important; many co-ops fail because they try to run a cut-rate business before they have sound financial underpinnings.
4. All business should be done for cash.
5. A small part of the savings should be set apart for cooperative education.
6. Co-ops should expand continually, to serve their members better.

We have defined the idea of cooperation by saying that men do by cooperation what they can't do by themselves, as individuals. Now, perhaps, we are ready to define what we mean by cooperation as a form of organization. Cooperatives we can say, are groups of people who found it economically necessary to mind their own business, because they have discovered that it is too costly to let someone else mind it for them.

Minding their own business is just what Hitler doesn't want people to do. He wants to mind it for them. Wherever the Nazis have conquered, they have crushed labor unions and dissolved cooperatives. The Nazis hate democracy; they see that co-ops and unions are the life-blood of democracy, so they do everything in their power to destroy them. It is just as simple as that—and just as ruthless. It was only a very short time after Hitler came to power in 1933 that all labor unions were abolished, and a Labor

Front was set up--a sort of Government company union by which the Nazis could control the actions of every German worker. Nazi domination of Scandinavian countries has meant the fall of the cooperative movement, which only a couple of years ago was the most encouraging sign of democracy in all of Europe. Similarly in other countries--the most obvious is France--democratic movements have been trampled on, and known liberal leaders have been herded into concentration camps.

The war that we are now helping England to fight is to prevent this anti-democratic reaction from engulfing the world. Much more truly than in 1917, we are fighting for the survival of democracy today. But wars nowadays are not fought only with guns and planes; probably the biggest element is the spirit of the people. Unless we maintain and push forward the ideas of democracy and cooperation here in America, we will have destroyed the "something" we are supposed to be defending.

Indeed, the United States is about the only Nation left that has a chance to develop new forms of economic democracy. The Nazis knocked the ball out of Scandinavia's arms--and it is up to us to pick it up and run with it. We need to push co-ops on every front:--little co-ops, like our machinery and livestock deals; medium-sized co-ops, like our county purchasing associations, and some of the city consumers' co-ops; large efficient business co-ops, like the match and electric light cooperatives in Sweden.

In other words, the defense program, far from slowing up the development of co-ops, is the best reason in the world why we should push the group approach to social problems just as hard as we can, right now.

Let's get down now to Farm Security and the co-op movement. As a progressive agency in a progressive Department, we have a really unique

the first of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the second of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the third of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the fourth of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the fifth of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the sixth of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the seventh of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the eighth of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

the ninth of these is the fact that the
 system is not a simple one, and that
 it is not a simple one, and that

chance to push ahead with new ways of helping farm people to help themselves. And the main technique we are going to use from now on in rehabilitation and resettlement work is the group approach. From now on, you can't overstress the importance of co-ops to the Farm Security program.

This policy isn't a matter for debate. We want to have lots of discussion, in this conference, about the best kinds of group supervision, about the most useful types of co-ops, about the best way to educate farmers in cooperative thinking. But the basic policy is settled—all-out on co-ops.

It's not just a question of fitting co-ops into the rest of the FSA program. The policy goes further than that: in every phase of rehabilitation work the group approach should be the first to be considered. The idea in the future will be to make group loans, and group plans, and to supervise borrowers in groups. Each of you will take every chance he or she gets to encourage families to solve their problems together, in groups, by setting up group services.

We have had two main difficulties with our co-op program in the past. The first was that co-ops didn't get enough administrative attention. The other, growing out of the first, was that a good many supervisors didn't really understand the principles of cooperation; and if they didn't know what co-ops were all about, then naturally, they couldn't teach the families in their counties about them. We won't make these mistakes again. This conference is the first big step in our effort to bring you all the help you will possibly need in understanding and practicing the group approach to rehabilitation and resettlement problems.

I want to outline some of the techniques that have been developed already in FSA to cope with the economic problems of low-income farmers.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the transparency and accountability of the organization. The document outlines the various methods used to collect and analyze data, ensuring that the information is reliable and valid. It also mentions the need for regular audits to verify the accuracy of the records.

The second part of the document focuses on the financial aspects of the organization. It provides a detailed breakdown of the budget, showing the allocation of funds across different departments and projects. The document also discusses the results of the financial analysis, highlighting areas where the organization has successfully managed its resources and areas where improvements are needed. It concludes by stating that the financial data supports the overall goals and objectives of the organization.

The third part of the document addresses the operational challenges faced by the organization. It identifies the key areas where the organization is currently struggling and provides a series of recommendations to address these issues. The recommendations include implementing new processes, improving communication, and seeking external support. The document also mentions the importance of monitoring progress and making adjustments as needed to ensure that the organization is on track to achieve its goals.

The final part of the document is a conclusion that summarizes the main findings of the study. It reiterates the importance of accurate record-keeping, effective financial management, and operational efficiency. The document ends by expressing confidence in the organization's ability to overcome its challenges and achieve its long-term goals.

But before I do, let me make one thing very clear: that this co-op program is not just a way of getting increased economic benefits for the members. Cooperation can and should bring social benefits also. Co-ops should be a means of educating borrowers to participate fully in the affairs of their communities, and should provide borrowers with a chance to show what "qualities of leadership" they have.

This matter of developing leadership by making our program more democratic is especially important. In the past, the thinking about farm problems has been done almost entirely by the larger commercial farmers, the big fellows who are in farming as a big business. They have pushed through the farm legislation in Congress and in State legislatures, and it is they, naturally, who have received the greatest benefits from Government farm programs. The welfare of the low-income farmers depends a lot on whether they can make their voices heard in the hubbub of legislative halls. And another thing: more and more, agricultural planning is being done in the counties, through the land-use planning and other committees. Here again, low-income farmers will get little consideration unless they can get attention for their point of view, through leaders who are thinking with them about their problems, and who can represent them on committees and at conferences.

Another advantage of the group approach is that it will eventually make your own jobs easier. By using group meetings more and more in the next year or two, you can make some of your individual family visits unnecessary. In this way you can handle the supervision of your present caseload, and do a better job, without feeling every day that you simply can't get to all the homes you should visit. Of course, I don't mean to

say that family visits aren't necessary--there are a lot of things you simply can't get across in a meeting, and each family is a very special case, with very special problems. But the more they can be encouraged to see their problems together, the easier your job will be. It's like setting up your son's electric train on the floor: it's a lot of work to get everything running right, but when you succeed the thing runs alone by itself. Our goal is not to give our families more and more supervision, but to render ourselves less and less essential to the welfare of the families. If families come to lean on anybody for support, it should be on each other.

In this conference, we are going to talk about the various types of cooperative devices which you can use in helping low-income farmers solve their problems jointly. All of you know about the little community service co-ops, to buy a purebred sire or a needed piece of farm machinery--helping men do together what they can't get done by themselves, as individuals. In some counties you have tried out group medical care associations, to bring to groups of families the care that they cannot afford to buy alone. You have found that the group medical plan needs two kinds of cooperation--first, among the farm families, and then between the families and the doctors.

A good many of you have also tried to find ways for families to market their products more cheaply, and have helped them form cooperative marketing associations. In some of your counties farmers have used cooperative purchasing associations to get better and cheaper farm supplies. During the next year we hope to have a purchasing co-op in every county in this Region where there is no existing co-op adequately serving our borrowers' needs--bar none.

The first part of the paper discusses the importance of maintaining accurate records of all transactions. It is essential for the business to have a clear and concise record of all income and expenses. This will allow the business to track its financial performance over time and identify areas where it may be able to reduce costs or increase revenue.

The second part of the paper discusses the importance of maintaining accurate records of all assets and liabilities. This will allow the business to track its net worth over time and identify areas where it may be able to increase its assets or reduce its liabilities.

The third part of the paper discusses the importance of maintaining accurate records of all taxes paid. This will allow the business to track its tax liability over time and identify areas where it may be able to reduce its tax liability.

The fourth part of the paper discusses the importance of maintaining accurate records of all debts. This will allow the business to track its debt liability over time and identify areas where it may be able to reduce its debt liability.

The fifth part of the paper discusses the importance of maintaining accurate records of all equity. This will allow the business to track its equity over time and identify areas where it may be able to increase its equity.

The sixth part of the paper discusses the importance of maintaining accurate records of all other financial information. This will allow the business to track its overall financial performance over time and identify areas where it may be able to improve its financial performance.

The seventh part of the paper discusses the importance of maintaining accurate records of all other financial information. This will allow the business to track its overall financial performance over time and identify areas where it may be able to improve its financial performance.

The eighth part of the paper discusses the importance of maintaining accurate records of all other financial information. This will allow the business to track its overall financial performance over time and identify areas where it may be able to improve its financial performance.

The ninth part of the paper discusses the importance of maintaining accurate records of all other financial information. This will allow the business to track its overall financial performance over time and identify areas where it may be able to improve its financial performance.

The tenth part of the paper discusses the importance of maintaining accurate records of all other financial information. This will allow the business to track its overall financial performance over time and identify areas where it may be able to improve its financial performance.

All these co-ops have already been widely used by Farm Security rehabilitation borrowers. The resettlement people have used some of the same techniques. But beyond this, I think you should know something of what the thinking is about the future of Farm Security co-ops.

There are a number of big jobs that have to be done, here in the Northwest. Some large holdings will have to be broken up, to provide farming and job opportunities for more people. New land has to be irrigated, and some of the new land will be a new home for the migratory farmers blown off the Great Plains. These and other jobs can be done by cooperative action, through land leasing and land purchase associations, through cooperative farming and the building of cooperative communities. These types of co-ops have been tried in other Regions, and have been successful. We can use them, and we also hope to develop co-ops tailored to the economic curves of the Pacific Northwest. We want you to be continually on the search for new co-op techniques to use in rehabilitating and resettling farm people. In fact, the original ideas in Farm Security should always come from the field, not from Portland, or Washington. We're depending on you to keep the program fresh.

Our new emphasis on co-ops, thus opens up a whole new field of what I like to call "social pioneering"—pioneering in new ways of ensuring that every American really has the opportunity to live the "abundant life."

One final word about co-ops. True cooperatives can't be formed by pressure from the top. They have come into being as a result of two things: a real need for group activity, and a realization of that need by the families who are going to do the cooperating. A misguided Farm Security employee, describing how to organize a land leasing cooperative, once remarked: "Oh, you must go out and corral four or five farmers and make

them a Board of Directors, and then you're ready to dicker with landowners." Well, we might get some land leased under that system, but we certainly wouldn't have a cooperative when we got through.

No. Co-ops have to grow out of education, discussion, agreement, understanding.

It isn't easy to get co-ops formed that way. It takes a lot of patience, a lot of talk, and a lot of optimism. But it's the only way that will turn out real co-ops, which will endure for many years after Farm Security retires from the picture altogether.

We know very well that in the past the emphasis on education before organization has not been strong enough. We'll try to help you all we can and try to exercise some of the needed patience ourselves. But remember this: when you make a statistical report on the number of co-ops formed, it may, of course, be misleading; but if it's the only report we get from you on co-ops, then we have to judge your co-op record by the numbers on the chart. If you feel that you have a number of co-ops in the discussion stage, and that to set them up too quickly would destroy the principles of cooperation that I have been talking about, then write a little narrative to go along with your report, explaining what you are doing, what you hope to accomplish, and how soon.

I have tried to give you some thoughts on the history and development of cooperatives, and to rough out the major points of policy that you will be expected to develop in your own counties. It would be a serious mistake for any of you to underestimate the importance of this co-op job, for he would be missing the whole point of what Farm Security is trying

then a board of directors, and then finally to elect a chairman.
Well, we might say that we have found that system, but we certainly
wouldn't have a competitive when we got through.

The Co-operative have to give out of education, discussion, agreement,
understanding.

It isn't easy to get around these things. It takes a lot of
patience, a lot of talk, and a lot of listening. But it's the only way that
will turn out well enough, which will require for many years after this.
Society rather than the future altogether.

It seems very well that in the past the emphasis on education before
organization has not been strong enough. We'll try to help you all to see
and try to overcome some of the mental habits and ourselves, not to mention
this. When you make a statistical report on the number of groups formed,
it may be correct, but it isn't the only report or not the
one on which, then we have to judge your group report by the number on
the chart. It isn't that you have a number of groups in the discussion
stage, and that to get them up the really would destroy the individual
of cooperation that I have been talking about, then with a little knowledge
to go along with your report, explaining what you are doing, and how you
are working, and how you are.

I have tried to give you some thoughts on the subject and development
of co-operation, and to touch on the major points of policy that you will
be expected to develop in your own committee. It would be a mistake
to make for any of you to underestimate the importance of this work, for
let us think of making the whole point of what your country is doing.

to do, this year and in the future. From now on, co-ops are important enough to deserve a place as an Eleventh Commandment: "Thou shalt help families rehabilitate themselves in groups, and encourage amongst them the spirit of cooperation."

oooOooo

U. S. Department of Agriculture
Farm Security Administration
HC September 1941

to do this year and in the future. From now on, to give the important
enough to deserve a place as an Assistant Commissioner. Then will
help further rehabilitation themselves in groups, and therefore support the
the spirit of cooperation.

conclusion

U. S. Department of Agriculture
Farm Security Administration
Washington, D. C.
10 September 1943